

**REMARKS**

Applicant appreciates the Examiner's withdrawal of the Notice of Non-Compliant Amendment mailed October 17, 2008.

**Election/Restriction**

The Examiner has imposed a restriction requirement and requested that Applicants elect one of two identified groups of claims for prosecution in connection with the present application. The groups of claims are as follows:

- I. Claims 1-8, 12-17, and 20-24 drawn to a method for raising funds for a first organization comprising: identifying one or more individuals associated with the first organization; requesting enrollment of the one or more identified individuals in a program permitting the first organization to take out an insurance policy on each life of the one or more identified individuals naming the first organization as beneficiary, and granting the first organization an irrevocable right to utilize the insurance policy on each life of the one or more identified individuals to serve the best interests of the first organization; receiving information from one or more of the identified individuals accepting the enrollment; selecting one or more of the one or more enrolled individuals based upon the received information to create a financial instrument comprising one or more insurance policies for each of the selected individuals, wherein the one or more insurance policies are selectively grouped based upon actuarial matrices or formulas into the financial instrument; facilitating payment of premiums for the financial instrument; holding the a financial instrument of the a first organization in a passive vehicle; providing, by

a second organization, capital to the first organization as evidenced by a promissory note secured by the financial instrument; transferring, a right or a benefit that the passive vehicle receives with respect to the financial instrument as repayment of the promissory note to the second organization, classified in class 705, subclass 35.

- II. Claims 18-19, drawn to a method for raising funds for a first organization comprising: identifying insurable interests associated with the first organization; requesting authorization for the first organization to insure the insurable interests; taking out one or more policies insuring the insurable interests, wherein the insurable interests are the lives of a plurality of individuals associated with a first non profit organization; naming the first organization as the beneficiary of the one or more policies; selectively grouping the one or more policies based upon actuarial matrices or formulas; transferring receiving funds as evidenced by a promissory note secured by each grouping of the one or more policies to the first organization; repaying the promissory note by transferring one or more benefits and/or rights from the one or more policies, classified in class 705, subclass 4.

#### Applicant's Election

Without commenting on the merits of the February 2, 2009 Restriction Requirement, Applicant has amended claims 18 and 19 to include language similar to that of claims 1 - 8, 12 - 17 and 20 - 24. The term "insurable interests" has been amended to read "individuals". Furthermore, the term "requesting authorization" has been amended to read "requesting enrollment". Applicant respectfully submits that no new matter has been added by the amendments. Applicant believes the above amendments to the claims place all of the pending claims in the same Group. As such, the Restriction Requirement is moot.

Withdrawal of the Restriction Requirement and allowance of all claims are requested.

For the purpose of a complete response to the restriction requirement, Applicant respectfully elects Group I, Claims 1 - 8 and 12 - 24, without traverse. Applicant reserves the right to file a divisional application for any non-elected claims during the pendency of this application.

### CONCLUSION

Applicant respectfully requests that this application be examined on the merits at the earliest possible time. Reconsideration and withdrawal of the rejections are requested.

Should there be any outstanding matters that need to be resolved in the present application the Examiner is respectfully requested to the telephone number of the undersigned below.

Applicant believes no additional fee is required with this response. If additional fees are required, the U.S. Patent and Trademark Office is authorized to charge any additional fees that may be required in conjunction with this submission to Deposit Account Number 50-2228, under Order No. 020874.0101C1US from which the undersigned is authorized to draw.

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By 

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